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Small Fortunes: Nationalism, Capitalism and Changing Identities

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Introduction

National identity is a moving target. Although we are used to using familiar, well-established stereotypes in our daily ‘identity-talk’—the Scots are reticent, the English are confident—not only are these unreliable generalisations at any given time, but they are history-bound notions. Far from revealing a stable inner essence that persists over time, what we say about our identities actually reflects particular aspects of the times we are living in, which frame and animate what we have to say about identity.

It is easier to remind ourselves of this point when we look back over longer stretches of time. Intense and severe religiousness was once a Scottish characteristic, but now Scotland shares in European trends towards secularism (Rosie 2004). Enthusiastic support for empire, queen and the union (Finlay 2002; Morton 1999) were once part of what made Scots who they were, but no more. However, the shifting nature of identities goes out of focus when we move toward the present. In recent decades much of the impetus behind and justification for devolution in Scotland has come from the idea that Scots identify particularly strongly with principles of egalitarianism, democracy, and socialism (Hearn 2000, McCrone 2001, Paterson 1998), but this too is an historical pattern, an abstraction, that is susceptible to change, and may perhaps be changing significantly, while we are not looking.

Two macrohistorical processes have a particularly powerful shaping effect on social identities. One is capitalism, with its restless drive toward the pursuit and concentration of profit, and generation of new forms of markets. The other is nationalism, that is, the growth of nations and states as fundamental ways of claiming, contesting and negotiating political control and linking this to territories. Intertwined and evolving, these processes set the conditions under which identities, including national identities, get conceptualised and mobilised. In the case of Scotland, much of the recent discourse about Scottish identity has been shaped by the development of mid-twentieth century welfare state and associated social democratic politics in Europe, and the subsequent struggles over the relative roles of the state and the market in social provisioning since about 1980. Emblematic of this was the strong association made between Scottish home rule politics and anti-Thatcherism, Thatcherism being cast as the antithesis to a whole set of deeply embedded Scottish values. But Scots in their twenties in 2008 have little or no personal memory of Margaret Thatcher’s political career, and have grown up in the wake of deindustrialisation, and amid the normative reassertion of the legitimate power of private capital. Scotland does not stand where it did, so neither can conventional notions of Scottish identity. This has implications for politics and political rhetoric under the new and still evolving constitutional settlement in Britain, and how parties

and other political actors lay claim to Scottishness in their appeals for support. I will return to this point in the conclusion.

To make these generalisations more concrete, I explore the influence of capitalism and nationalism on national identity below, through an ethnographic case study of the first year of merger of the Bank of Scotland (BoS) and the Halifax, to form HBOS. Amid the usual tensions and strains of corporate merger, staff from both banks used notions of national identity (among other things) to make sense of the encounter and their personal situations. I believe aspects of this data help us understand the ways national identities interact with and get moulded by macrosociological changes. Obviously longitudinal data are invaluable for tracing historical transformations of such things as national identity. But key moments of institutional change in which issues of identity are highlighted and rendered problematic also provide insights into this process, as people are forced to relate their identities to the tension between the status quo ante and the new order of things.

Thinking about Identity

So how can we conceptualise identity in a way that encourages us to be sensitive to its historical nature? We should always think about identities, national and otherwise, as having three interacting and interdependent dimensions (see Hearn 2007). First, there are identities in the sense of common linguistic categories that we use to organise our social world. Just as there are tables, chairs, cows and pigs ‘out there’, we talk as though the world is also straight-forwardly populated by Scots, English, men, women, deviants, ‘toffs’, and so on. Sometimes we appropriate these categories, and sometimes they are thrust upon us by circumstances and social forces. This points to the second dimension. We also have unique personal identities attached to our bodies and individual biographies. We build up and maintain a sense of self partly by relating our personhood to wider social categories, however easily or uncomfortably. Much of what we call ‘ideology’, matters of moral and political suasion, has to do with how people associate their personal identities with the wider social identities on offer. Finally, the interaction of personal and social identities is heavily mediated by the myriad of social organisations and institutions--families, workplaces, associations in civil society, the state—through which people pursue and negotiate their lives. It is these mediating organisations that determine the practical power people have (or do not have) over their lives, in the process influencing how they understand themselves and situate themselves in relation to collective identities (Webb 2006).

It is this third dimension that particularly helps us get a handle on how identities respond to social change, for it is this dimension that most directly manifests the ongoing developments of capitalism and nationalism. Social organisations provide the most fundamental practical means through which people achieve control over their lives. As organisations adapt to changing conditions in order to survive, and possibly thrive, people must adjust their personal identities to the organisations of which they find themselves a part, and the salience of wider social identities will wax and wane, and their construal will evolve, accordingly. Identities involve distinct psychological and sociological dimensions, and both these dimensions are influenced and shaped by the fates of social organisations.

Talking about Social Change

Before I launch into the case study let me pose the underlying issue. Göran Therborn has suggested that defining modernity simply in terms of its characteristic institutional features, such as industrialisation, science, and the bureaucratic nation-state, misses an important 'cultural' dimension. He prefers to define modernity

as an *epoch turned to the future*, conceived as likely to be different from and possibly better than the present and the past'; thus 'modernity ends when words like progress, advance, development, emancipation, liberation, growth, accumulation, enlightenment, embetterment, avant-garde, lose their attraction and function as guides to social action' (1995: 4, emphasis in original).

For Therborn modernity is not just period of history marked by the rise of new political-economic forms, but an attitude towards time itself that systematically privileges the new over the old. The material presented below illustrates Therborn's general point in a specific way. On the surface it is simply one account of the routine institutional changes that characterise the modern economy. But more deeply it is about how modernity's repetitive, omnipresent, disembodied call to change infuses a particular social environment. In this process, value-laden notions of progressiveness and backwardness shape people's understandings and assessments of the organisations they work for, their national cultures, and ultimately their selves. In the case of the merger to form HBOS, 'Scottishness' was rendered problematic, and associated with being parochial and unable to adapt and keep up with the times. Because the ascription of Scottishness applies to persons, the organisation (BoS), and a collective national identity all at once, this evaluative atmosphere was strangely pervasive in this setting during my research.

Ethnographic data do not normally lend themselves to the proof or refutation of tidy hypotheses. Instead, they are suited to the rather dense description of specific social settings, conveying a holistic sense of how various social pressures and motives interact in that setting. In what follows, after a brief introduction to the case, I work through a number of interpenetrating themes and situations: staff reflections on the contrasting organisational cultures of the two banks; experiences of staff training courses concerned with organisational change; the idea of a contrast between Scottish parochialism and English progressiveness; evaluative perceptions of the Scottish accent by Scots; and notions of Scottish character traits and their adaptability to the modern business environment. With this composite I aim to portray a general, diffuse atmosphere of anxiety, specific to the early days of this corporate merger, in which the adaptability of Scots and Scottish culture were put in question.

Big Mergers and Small Fortunes

The merger resulted from increasing competitive pressures in the financial sector. After World War Two BoS specialised in lending to the Scottish industrial sector, especially shipbuilding and later North Sea oil development. But since about 1980, with the decline of heavy industries and growth of a service economy, like other clearing banks, BoS was obliged to expand further into small business lending and new retail products (e.g. residential mortgages, financial services, credit cards, etc.).

Competition was intensified by banking deregulation, which led to the growth of a secondary banking sector, the transformation of many building societies (including Halifax) into banks, and new amalgamations into ever larger banks (see Leyshon and Thrift 1997). During this period there was increasing concern in the Scottish banking community about the potential for takeovers to erode a distinctive Scottish banking sector (Saville 1996: 717-40). In September 1999, BoS surprised The City by making a £20.85 billion bid to take over NatWest, in effect striking first in an environment where further bank mergers seemed inevitable. Many in the financial press were quick to point out that under these new terms, BoS and other Scottish banks could not expect to have their future 'independence' protected. In late November the Royal Bank of Scotland, BoS's main competitor, made a successful counter bid of £25.1 billion. The City now anticipated a takeover of BoS, compelling BoS to keep pace with the Royal Bank. BoS and Halifax began merger negotiations in April 2001, and the new banking group, HBOS, began trading on the stock market on 10 September, 2001, the day before terrorists flew two airliners into the Twin Towers in New York City. Billed as a 'merger of equals,' Halifax was nonetheless twice the size of BoS, with around 36,000 employees to BoS's 19,000, and a market value of around £18 billion compared to BoS's £10 billion. Several times I heard BoS staff wryly refer to the event as a 'merge-over'.

My fieldwork was originally planned and negotiated with the Bank of Scotland before the merger happened, and as a result the research was primarily based in and focused on the BoS part of HBOS. The emphasis is on the Scottish perspective. Nonetheless I did participant observation and interviews with staff from both sides of the new organisation, primarily in the division of HBOS concerned with staff training and development and human resources. One line of inquiry I pursued with staff concerned their perceptions of the 'organisational cultures' of the two banks, and of the new organisation. I begin by sampling responses to this question as posed in an open-ended email questionnaire I sent to mid-level managerial staff (all quotes come from informants who were BoS staff before the merger, except where otherwise noted). One respondent, a man in the Corporate division who had worked for the bank for many years, gave this particularly long and reflective reply, which introduces the key themes I will be exploring here. In this passage 'the Bank' refers specifically to the Bank of Scotland:

The organizational culture of the Bank I believe is partly a factor of the nature of the Scottish people. It contains characteristics typically associated with that such as a sense of history, conservatism, loyalty, prudence and self-deprecating humour! With that as a basis, the Bank is also very hierarchical and historically it was not the done thing to "get ahead of yourself." You would have a job for life if you didn't rock the boat. Consequently, within the Bank there were ways of not doing things, not challenging superiors, not saying what you mean (in case you were rewarded with a posting to Benbecula) [a small remote Hebridean island], and using implied and informal "grapevine" communication. The organizational culture has been perpetuated by typically long serving staff/senior executives, and the knowledge base and contacts they have formed part of one's progression within the organization. Whilst I think there has been an overall continuing culture, certain people have influenced this more directly because of their personalities--some good, some not so good. The organizational culture has also been accused in the past of

being too self contained, too independent, limiting its future and not giving enough consideration to the demands of the City.

I believe these factors are changing. A lot of attention is now given to the analysts' needs, which in turn drives the means of meeting those. Growing market competition, consumer demands, technology and the recent merger have accelerated the process further. Isolated independence has been relinquished bringing an influx of new executive personalities; there are more opportunities for/influences from non-traditional/non-long-serving Bank of Scotland colleagues; communication methods are becoming less stuffy in their approach; revised staff incentives/remuneration packages are creating new cultures and history is less important than where you are going. I think some staff are learning that they have to be more accountable and learn to perform rather than be shielded under a historically benevolent culture. Banking as a financial service commodity, increased use of technology and a greater willingness of young educated consumers to switch providers has also led to a cultural change.ⁱ

I start here because this passage nicely brings together themes that I repeatedly encountered during my fieldwork, often in very similar terms. It gives a good rough sketch of the conventional wisdom within the BoS about its overall situation at the time of my research. These reflections on organisational culture simultaneously invoke notions of national identity and character, and a larger sense of structural and ideological imperatives to adapt to the pressures of capitalist markets. Informants regularly characterised BoS as having a Scottish culture, frequently associating Scottishness with various characteristics, such as: traditionalism and conservatism (with a small c); a Presbyterian and Calvinist ethos; risk aversion, cautiousness, and canniness; and paternalism and male domination. A long-term male employee in the Insurance division offers a fairly typical description of BoS culture:

Careful, conservative, surefooted, proud, heritage, historical, Scottish, stability - are all words that come to mind when describing the culture of Bank of Scotland as was. I feel that it is changing for the better and the realisation is slowly sinking in that we are now in a truly global market which is being pressured from new and previously inconceivable sources - supermarkets, internet, building societies etc etc. Also the size of the organisation prior to the merger meant that senior individuals had too much influence on how the business operated and developed which set but stifled the culture and influenced decisions too significantly.

As this statement suggests, there was a widespread sense that this Scottishness was waning, or becoming more attenuated, post-merger. Other traits that were associated with the Bank's Scottishness are also more generally associated with traditional banking prior to the acceleration of business in recent decades, but seemed to resonate with Scottishness for some informants. These included: formality, status awareness, hierarchy; orientation to service (frequently contrasted to Halifax's 'orientation to sales'); and an ethos of professionalism. Thus as one woman from the Corporate division, fairly new to the Bank assessed the matter:

The majority of departments and branches in Bank of Scotland are traditional and operate very distinct hierarchies. The Bank (along with the Royal Bank of Scotland) has the vast majority of the Scottish retail market and business market and there is a definite complacency generated by this. The culture has a strong customer service tradition with an emphasis on the relationship. However there are a number of newer departments in the bank which are bucking this trend; innovation, being competitive are very important in these areas, e.g. integrated finance, structured finance and some of the corporate departments in England. BoS was typically shy of publicity but has recently been actively seeking out PR and advertising more strongly. Furthermore a sales culture is being introduced into branches and this is encouraging a more aggressive, dynamic culture.

The last point about 'sales culture' in the branches specifically reflects the impact of Halifax on BoS through the merger, in that the marketing of retail/personal banking was seen as a strength that Halifax brought to the merger. So Halifax practice in this area quickly radiated throughout the BoS branches post-merger. Correspondingly, unlike BoS, the organisational culture of the Halifax was not connected to notions of national culture, but rather to a 'youthful', 'informal/casual', 'assertive', and 'sales-oriented' approach to business. As one male BoS staff member in the Corporate division said:

Halifax from an outside perspective re-invented itself in recent years, now an aggressive youthful organisation which has embraced culture of change.

Here the term 'culture of change' comes in from contemporary corporate discourse, disseminated through training courses and internal communications. As another BoS staff member, a man in the same division, but with more years in the Bank, put it:

I have only had exposure to the fledgling corporate side of the Halifax. It is relatively wide thinking, open to suggestions, and proud of its own achievements in a very short time. It seems very London focused and much more focused on bonuses. Almost by definition most of the people in it have been there for a very short time and were bought in from the market at or above market rates. This makes them a very different animal from the typical BoS corporate employee who has been with BoS for many years. It also has a flatter structure that allows much younger staff into positions of seniority.

And a male Halifax staff member working in the central HR part of the bank offered this rather unflattering characterisation of the Halifax culture:

Fast, cut throat, bottom line driven, sales centric, job for a while - burn out, informal, greedy. Yes, the culture has moved from where I described BoS within 3 or 4 years, and is still changing, moving towards a polarised version of the current culture.

However, as this last quote from another male BoS staff member in Corporate implies, many noted that in its earlier guise as a traditional building society the organisational culture of Halifax was probably more similar to that of BoS:

... I would say that the Halifax was a conservative, traditional very Yorkshire

organisation that was dragged into the 20th Century about 5 years before Bank of Scotland following demutualisation. Now it is an aggressive, sales orientated business.

The opinion was frequently expressed that the organisational culture of HBOS would come to resemble that of Halifax, albeit with divisional variations based on the pre-merger strengths of the two banks in different areas. A woman from BoS's Treasury division speculated:

Overall I expect it to be akin to that of Halifax. Very sales orientated - if targets are not achieved then the threat of dismissal looms, however in reality this culture will probably prevail in Retail whereas Business and Corporate will more likely be predominately a BoS type environment. In summary it will largely depend on where you work.

Many informants also observed that organisational culture is significantly determined by matters of size and structure. A repeated refrain was that the much larger merged organisation, with stronger divisional separation, was unlikely to maintain any cohesive culture across the group. Instead staff widely seemed to expect that there would be different localised cultures within divisions, to some degree reflecting the differing influences of BoS and Halifax in those divisions, as suggested above. A man who had been working in the HR division of BoS for several years said:

I would hope that it would maintain the paternal approach which both BoS and Halifax originally subscribed to. I expect that no overarching culture will develop. There is insufficient input from the top to create such. The culture will reflect the approach within each fiefdom.

These questionnaire responses exemplify a way of talking that I encountered more widely in my fieldwork, in interviews and daily casual conversations. I draw heavily on them here simply because they provide vivid instances of the wider conversations going on at the time, in people's own words. As these comments indicate, conceptual oppositions such as 'old/young', 'stasis/change', 'parochial/progressive' and so on, seemed to provide a basic frame for making sense of the contrasting organisational cultures of BoS and Halifax. It is worth noting a certain paradox within the notion of a 'Halifax culture' often employed by bank staff. On the one hand this culture is characterised in terms of youthfulness, informality, dynamism, aggressiveness, as we have seen. But on the other, because it was larger and more 'modern', with a more fluid staff, Halifax is seen as having less of a culture *per se*, exemplifying the modern business organisation in which staff commitments to the organisation are strategic and ephemeral.

It is not surprising that Therborn's modernist ideology of change, in addition to framing and infusing local discourses about organisational cultures and national identities during the merger, was also very explicitly present, in a more distilled form, in several of the BoS staff training courses I participated in. There was continual talk in regard to staff training not just about 'managing' and 'coping with change', but about developing a 'culture of change' within organisations such that staff are habituated to and even welcoming toward a flexible and fluctuating working environment. The instructors for these courses were clearly alert to the pressures that

merger was placing on staff, incorporating this knowledge into their delivery of the courses. Instruments such as the Holmes Rahe Social Readjustment Scale were frequently employed to assess personality types and how one personally tends to cope with the stress of change. In a course I attended on 'Coping Strategies' participants shared stories about older BoS staff having troubles adjusting to new regimes, and older participants contrasted their perceptions of a BoS career for life with those of younger staff who expect to change jobs many times during their careers. During another course I had a discussion with an instructor who seemed to see his own situation as a self-employed consultant as exemplary, and believed that there was a need for a fundamental shift in attitudes towards employment amongst BoS staff. He felt that 'change' was the norm for him, and BoS staff needed to learn to be more comfortable with this. What was striking in this and all these encounters was the dominant view of change as an inevitable natural force that must be coped with and adjusted to, and of Scots and BoS as constitutionally resistant to change. Some found this proposition welcome and stimulating, others, probably the majority of those I met across BoS, regarded it with an air of resignation and acceptance.

One of the training courses in which I participated, called 'Creativity and Innovation', brought out the themes I have been discussing with peculiar vividness. A new course designed by a couple of young and energetic staff trainers soon to be deployed to other parts of HBOS, it sought to be experimental, both fun and serious at the same time. Alternating between whole-group and small-group activities, the course programme sought in various ways to encourage participants to 'think outside the box' and tap into hidden powers of creativity. The organising conceit was that one of the two trainers was by nature 'left-brained', the other 'right-brained', and thus they tended to approach problem solving in different ways, each with its own strengths and weaknesses. Over two days the mornings involved the presentation of ideas about mental habits that stifle creativity (e.g. defeatist inner voices) and 'limbering' exercises such as solving math problems counter-intuitively, using visualisation to aid memorisation, and learning to juggle, and then the afternoons would turn to more 'applied' activities, such as brainstorming to design a new product for the bank using randomly generated stimuli, or learning to pitch a new idea to a partner in the role of sceptical and unreceptive manager.

The participants, about 27 in number, were drawn widely from the various divisions of the bank. Most had simply elected to take the course out of personal curiosity, but some had been advised to take such a course by a line manager who felt that they might benefit from it in terms of personal career development. The mood of the group tended to be light-hearted—some were probably seeking diversion during a period of uncertainty about their future paths in the merged organisation. But I noted that by the end of each day, especially the second day, anxiety tended to displace the momentary enchantment of adult playfulness, and talk tended to turn to comparisons of uncertainty, a degree of discomfort with the mildly infantilising nature of the course instruction, and questioning of the ultimate utility of such training. The trainers valiantly struggled to negotiate several competing demands of their task: be fun, entertaining, and inspiring; make the participants feel that their time was being put to good use; facilitate open and realistic communication about participants' concerns; present a positive message in regard to the bank. Their overriding message was that all those present could benefit themselves and the bank by letting go of inhibition and releasing their creative potential. This struck a dissonant note against

common perceptions, expressed at various points in group discussions, that the very bank that was indirectly urging them to improve themselves had a reputation for being overly cautious and stifling creativity from on high. While the talk over the two days acknowledged that some problems of ‘innovation and creativity’ lay with the organisation and its leadership, rather than personnel, the exhortation to embrace change was ultimately being translated into a message of personal moral reform. In this way the modernist ideology of change, while encountering resistance, percolated down to beleaguered selves seeking some greater purchase on their circumstances.

I turn now from accounts of the organisational cultures of the two banks to how people used notions of Scottishness and Englishness to talk about national identity at both general and personal levels. I would emphasise that when I explicitly asked staff about whether they perceived differences between Scottish and English people, I frequently encountered resistance to the proposition, and counter-arguments to the effect that national differences are cross-cut by other, perhaps more salient differences—gender, religion, occupation, age, and so on—and that there was considerable diversity of regional and urban based identities within the categories of ‘Scottish’ and ‘English’. The modern business ethos in which people are expected to fare according to individual merit, not social status, and my primary location in the HR division where there was a heightened discourse about the value of staff diversity, no doubt conditioned some of these responses. Having said this I did encounter notions of typical differences between the Scots and the English, both in more casual everyday conversations, and from some staff directly engaging my queries on the subject. In one sense these are just particular examples of a much wider pattern of expression found in Britain. But what I focus on here is the way these characterisations gained specific salience in the context of the merger.

A recurring theme in the fieldwork when I inquired about Scottish-English differences was that Scots were described as parochial, conservative, and insular. As one Scottish BoS staff member from the corporate division put it rather bluntly: ‘Scottish people are broadly nationalistic tending towards parochial-narrow minded. English are more open minded and prepared for change’. Another male BoS staff member in the Business division, this time English, wrote:

I think Scots tend to be more parochial and inward looking than English, although this is obviously a generalism. Many of the Scots I have worked with in England have been loathe to ‘migrate’ south of the border, but once here are often reluctant to return.

This perception of Scottish parochialism and insularity is bound up with a rather entrenched attitude of antagonism toward the English often conveyed by Scots (especially around matters of football). A relatively new staff member, English by upbringing though with one Scottish parent, had moved to Scotland to work for BoS and expressed her discomfort in this way:

Yes they are different. My Mum is a Scot and I would not have recognised differences before living here. Since then however, the differences are clear. English people as a whole see themselves as part of Great Britain, whereas the Scots see themselves on the whole as Scottish. The ‘Scottish’ identity is emphasised continually and I’ve encountered hostility and feel intimidated

sometimes. You don't hear English people saying that they don't like Scots, but I hear Scottish people saying that they don't like the English a lot. The Scots tend to have a narrower outlook on life. The country is not as culturally diverse, particularly in the East and I've heard many racist and bigoted comments said very matter-of-factly, with no shame, which you don't get in England.

I suspect that part of what is happening here is that a fairly middle-class, metropolitan view from the south-east of England is being generalised as 'England.' There is plenty of racism and bigotry to be found in parts of England. Nonetheless, the routinised and somewhat ritualised hostility of Scots toward the English that she refers to, while rarely dangerous, is quite real. Many Scots I spoke to, while expressing resentment toward what they perceived as attitudes of cultural superiority among the English, and an Anglo-centric bias in British media and public culture, nonetheless also expressed shame about Scottish hostility toward English persons. As one of my closer informants, a staff trainer, put it in an interview:

I have had comments like that [in training courses he was leading] and I usually feel embarrassed and it's part of my nature to try and create harmony in any group gathering or team or whatever and I do find some of these things embarrassing. My niece is married to a guy who's English but I did actually ask him the other day, did he really think of himself as English because he's lived for more than half his life in Scotland? But he just ... he has an English accent and people say unkind things, say cruel things, take the Mickey out of him about things like football, which he has no interest in. So I have found myself interjecting and saying 'look, this is silly. This has gone far enough. This is embarrassing.

But I think the English staff member quoted previously is conveying more than just her unease with Scottish hostility. While it is not explicitly stated, I think it is reasonable to read her comment as suggesting that Scotland has not kept pace with England in terms of trends towards a more open-minded multicultural view of the world. Scottish informants often accepted this accusation to a degree, and pointed to it as something they disliked about being Scottish. At the same time, they frequently turned the tables, representing the English as insular 'little Englishers', resistant to other cultures, unlike the world-traversing Scots, who are usually more welcomed abroad. According to a fairly recent recruit to BoS's Retail division:

I think we are much more open and willing to experience new things, embrace cultures and mix with people from other countries. The English tend to be much more xenophobic and insular and almost afraid to acknowledge that there is a world or anything different or better outside their own parameters.

For Scots this question of parochialism sometimes attaches to the perceptions of accents. One questionnaire respondent, as usual qualifying his comments by first noting the shared culture of Scots and English, nonetheless singled out perceptions of accent as crucial to a sense of Scottish difference. An employee in the HR division with many years at BoS, he suggests that Scots often experience

...a sense of social exclusion, based on the perception that Scottish accents are unacceptable and that middle-class jobs and roles are usually filled by people who speak with an English accent (and who may even be English by origin or education). Working class people in England may have a sense of exclusion but will attribute this to class distinction only. I think this concern with accent also makes Scottish people more reserved and less articulate in company.

I had an experience that supported these observations during my fieldwork with one of the groups on a staff training course on 'Practical Teamwork'. There was a coffee discussion near the end of the second day in which people were comparing their favourite alcoholic drinks and most extreme drinking experiences—the kind of thing a group does when it's letting its hair down and has achieved a certain level of trust. During this one of the participants said she had been watching a television newscast the night before and had seen some people being interviewed who worked in a small Scottish soap factory whose products are apparently favoured by some celebrities. She expressed embarrassment and disapproval at the dialect of the workers who said they could hardly believe that these stars were washing their faces with soap made by 'ma ane hauns'. She also expressed difficulty comprehending what the factory workers were saying. This echoed a conversation from the previous day in which two participants were talking about hearing themselves on recordings (e.g., answering machines) and not recognizing their own voices—specifically, not realising they sounded that 'Scottish'. None of these people spoke with particularly strong regional/class-based Scottish dialects, but nonetheless these instances suggest a tendency to assess one's own language as somehow deviant in relation to a generic/unmarked norm of English. In recent decades there has been a great deal of celebration of Scottish linguistic and cultural distinctiveness, and revalorisation of vernacular Scots, especially in the fields of fiction, poetry, theatre and popular music. But these vignettes suggest that for many average Scots, perhaps less exposed to some of these trends in the arts, longstanding associations of Scots accents with inferiority and inarticulacy are still in force, and affecting self-perceptions.

This brings me to what is perhaps the bottom line. It is one thing to have the organisation one works for portrayed as encumbered by retrogressive cultural values, but when the problematic traits are ascribed to persons, the charge of obsolescence becomes more acute. More significant than the matter of accents is that of personal character. I repeatedly encountered the claim that Scots and English people differed in ways salient for the new business environment, particularly in terms of a distinction between reticence and assertiveness, which resonates with the ways organisational cultures were contrasted above. When asking about Scottish-English differences I got many responses such as this one from a member of HR:

Yes, there is a different mentality between the two. Scottish people are less likely to shout about things right away but go and get on with things and sing about things later. In my view the English are far more up front and willing to promote themselves. I would say they have an air of arrogance that the Scots don't have.

A Director in staff training described how he taught a course where he would ask 'what is this "culture" thing?' In it he would set a task where people are told to talk about their achievements for two minutes. He found that Scots would normally think

that is much too long, but other cultures, such as English and American think it's not enough. When I asked if he found the category of 'Scottishness' important in his work he said:

There are Scottish traits: being loyal to the institution; we come across as inherently modest; don't like to be publicly recognised; a lack of confidence. I think England has a lot to do with this. People get hung up on the perception of England--as always confident, sure of themselves, aggressive even. When the English win a football match, they're 'world beaters' all of a sudden. Whereas Scots expect to lose at football, and identify with that role.... But Scots could do well to learn from the English. [paraphrased quote from field notes].

I often encountered a 'self-critique' of this Scottish trait, as suggested in the quote above, in which the Scottish lack of confidence was seen as a weakness, and English confidence as something to be emulated. Scottish 'modesty' was not usually viewed as inherently undesirable, and to the contrary, was in fact widely seen as preferable. But—and this is the heart of the matter—it was viewed as a disadvantageous trait in a specific context. This contrast between the Scottish and the English gains specific salience in a competitive business world where confidence and assertiveness are important assets. Anxieties about the ability of Scottish staff to hold their own against more assertive English staff were sometimes voiced. In a changed environment, where staff are in sharper competition with each other, where assertive self-promotion rather than selection from above is expected, where the staff population is more fluid and sustained social ties are less likely to develop within the organisation, and where a general market mentality increasingly permeates all activities, modesty however admirable can be a liability, and confident self-presentation an imperative. That which is generally a virtue in one organisation, becomes a vice in another. A man in Retail who had worked for BoS for over twenty-five years summed up the change to the new environment:

[BoS used to be] Very close knit, loyal and almost like a "family culture". Changing as we move forward – Biggest change - *previously job appointments – you were "chosen" or selected for a position. Now you have to apply and sell yourself into the job* (emphasis added).

In the context of organisational transformations at BoS, Halifax and HBOS, these conflicts over confidence are matters of consequence for personal fortunes, as people negotiate their identities and careers in an uncertain and competitive world. There was a tendency for HBOS staff, both Scottish and English, but especially the English, to view Scots as culturally parochial or insular within Britain (especially in relation to London), but a reciprocal tendency for Scots to view the English as parochial in relation to Europe and the wider world. Connected to this was a tendency by both Scots and English to construe Scots as characteristically lacking in confidence, and English as characteristically over-confident, stereotypes that may have consequences for how people fare, or at least believe they will fare, within the organisation.

Conclusion: Whither Scotland

The perspective on matters of identity employed in this chapter regards identities not just as ways of symbolically locating ourselves in social landscapes, but also as adaptations to our social environments, adaptations that can become maladaptive if that environment changes, and that may be either easy or difficult to modify. Social identities, national and otherwise, are not static—they evolve in the context of shifting pressures and opportunities.

As I have already suggested, the foregoing account is too temporally limited to track significant trends in social change, but it does perhaps offer a diagnostic moment of a major institution of Scottish society confronting larger processes of social change, and how that encounter was cascading down to the level of personal experiences framed by cultural notions of Scottishness. Let me try to situate this account within the broader historical changes going on in Scotland, before speculating about what it might indicate about those changes. The shift from BoS to HBOS, from staid organisational solidarity to market-responsive individualism, encapsulates an historical shift best described by Paterson, Bechhofer and McCrone in *Living in Scotland: Social and Economic Change since 1980*. The authors observe that ‘Scotland has gone through ... profound transformations’ (2004: 149) in the last two decades, in line with other western, post-industrial societies. The population is aging, having fewer children, and living in a more diverse array of household forms. About half the population now participates in a system of mass higher education. Only about 13 percent still work in manufacturing industry, the major growth in jobs being in the areas of financial intermediation, real estate, renting, and business activity (together around 17 percent). Most individuals and families are able to earn and consume much more than they did two decades ago, and still have some measure of personal security in the form of savings, pensions, and insurance. Women have made substantial advances in the spheres of education and employment, particularly women of the middle class. This general picture of rising standards of living and associated aspirations needs to be tempered by the realisation that it is conjoined to increased inequalities in the distribution of wealth across the population, and the shunting of those with less access to educational advancement and heritable wealth into long-term poverty with little means of escape.

The authors conclude by acknowledging a paradox. The egalitarian collectivism that informed Scottish home rule politics in the 1980s and 1990s has lost its original social basis. Contemporary, devolved Scottish politics must now address a changed society, more affluent and individualised, wrought partly by the more intensive market driven economy that its civil society and governing institutions were once so implacably opposed to. While broad public support in Scotland for a government active in public provisioning by means of taxation endures, the widespread pre-devolution spirit of radicalised discontent has dissipated.

Even with considerable longitudinal data at their disposal these authors are reluctant to speculate too far about where the contemporary political and economic situation in Scotland will lead. The case of the formation of HBOS doesn’t hold any answers. But perhaps in its compressed story of organisational transition it epitomises a larger social shift going on in Scotland, with its attendant demands to adjust to a more competitive environment where one’s fortune in life is regarded as more of a personal

responsibility and less of a collective concern. This in turn suggests a national politics more concerned with creating opportunities for individual advancement, and attending to the demands of business, than that previously fostered by the Labour Party's long-term domination of Scottish politics. The social categories of Scots and Scottishness are well rooted and will not disappear, nor will people's propensity to make sense of themselves through these categories. But some of the conventional content of those categories is less in sync with the structural conditions of Scottish society than they once were, so we should expect the meanings assigned to those categories to adjust, as people try to make realistic and useful sense of their national identities. Scottish identity is on the move.

Notes

ⁱ The quotes used in this chapter each come from different individuals working for HBOS during the fieldwork. They come from open-ended email questionnaire responses, or from interviews or field notes, as indicated.

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